

**STATE OF CONNECTICUT.**

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SENATE DOCUMENT, No. 7.

**R E P O R T**

OF THE

**BANK COMMISSIONERS,**

TO THE

**GENERAL ASSEMBLY.**

**MAY SESSION, 1848.**

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## R E P O R T .

*To the Honorable General Assembly of the State of Connecticut, now in session in the City of New Haven.*

The undersigned, Bank Commissioners, respectfully *Report*:

That soon after our appointment, we addressed blank forms to the several banks in the State, to be filled out by the cashiers, showing the condition of each bank on the first of October, December, February and April, and to be returned to us as soon as filled out. These returns have been made with a tolerable degree of promptness. We have also visited each bank in the State at least once during the year, and most of them twice. and from the certified returns made, and from personal examinations, we have the satisfaction of saying to your honorable body, that all the banks are in a sound and safe condition, and that the public need have no fears of their ability to meet all demands that can reasonably be made upon them. With but few exceptions they have been managed with commendable fidelity to the interests of the public as well as of the stockholders. Under the existing laws, a very great improvement has been made in the condition and management of all the banks in the State. Although during the past winter considerable financial embarrassment has prevailed throughout the country, but little pecuniary distress has been felt by the business part of the community in our own State. It is true, that, during the fall, and early part of the winter past, the discount line was high, and the circulation comparatively much larger than usual; yet under these circumstances, the banks were well prepared to sustain themselves, and take care of their customers.

We have said, that with few exceptions the banks were managed with commendable fidelity to the interests of the public as well as the stockholders. We ground our exceptions on those cases where banks have divided their earnings too close, and where they have gone abroad for paper, while declining accommodations to those of our own citizens, who are of right entitled to them. It is true the public do not suffer when a bank divides its last dollar of earnings, provided it is otherwise sound, but great injury may be inflicted on the stockholders by such a course ; for it will be seen, by a reference to the statement in the latter part of this report, that a large amount of the stock in our banks is held by females, trustees, schools, ecclesiastical and other societies, the school fund and the State ; and a bank that divides all its earnings every six months, and has not a fund in reserve, should it meet with any considerable loss, must, under existing laws, pass one or more dividends. Under such a state of things, all those stockholders who depend upon the earnings of the bank in which they own stock for the means of their support, (and there are many such in the State,) must suffer ; and not only they, but all who derive any benefit from that portion of stock held by the school fund, or the State, must suffer in a greater or less degree by an increase of taxes.

That it was the intentions of the Legislature, that the banks should retain from their earnings a reserved fund, is evident from the fact that they have prohibited any bank from declaring a dividend, unless the capital is entirely sound ; and have provided that all losses should be made up, and all expenses for plates, furniture, &c., should be charged over to profit and loss, and they repealed a law which prohibited a bank from retaining more than five per cent. surplus.

It is very gratifying to stockholders to receive large dividends, and equally so to the financial officers of banks to show their skill in making money ; but it is a gratification obtained at too great a hazard for the permanent interest of stockholders, and an ambition hardly worth gratifying for a financial officer of a bank. We should never wish to see any bank in Connecticut with less than five per cent. surplus, and those of smaller capital, more than that proportion.

Those banks that go abroad for paper, to the neglect of our own citizens who are worthy of credit, are not in the discharge of the legitimate objects for which they were created. Whenever a bank charter is called for, it is on the ground that more banking capital, and banking facilities, are required for the accommodation of the people within the vicinity of its location. That some of the banks do go abroad for paper, to the neglect and inconvenience of our own citizens, we are bound to believe. Complaints are made, and we fear with too much reason. We believe, however, that the cases are few. It is an error that public opinion will be very apt to set right.

There is another fault with many of the banks in the State, and that is, the deficiency of specie. Although a bank may have a large amount of what is denominated specie funds, that is, funds in the hands of banks and agents in New York and Boston, which they can draw for at sight, yet, should there be a suspension of specie payments in those cities, these specie funds would not be available as such; and the consequence would be, that our banks would be driven into a suspension,—a state of things most deeply to be deplored. We know very well that specie in the vault of a bank earns nothing, and officers of banks are not very apt to feel quite willing to have so much dead capital on hand. We are of the opinion that no bank should have less than ten per cent. in specie on the amount of circulation. Many of them have more than that proportion now. This subject of keeping a larger amount of specie on hand has been frequently pressed upon the officers of the delinquent banks, not only by personal solicitation, but through published reports to the General Assembly. It would seem that no reasonable complaints could be made should a law be passed requiring a certain amount of specie to be always on hand corresponding with the circulation.

There probably has never been a time when the banks have had a better opportunity to fortify themselves against any ordinary crisis or revulsion in the monetary affairs of the country, than during the past three or four years. Business of all kinds has been active, and generally prosperous, and many of the banks have improved the opportunity afforded them, and

by charging off bad debts, reducing the amount of real estate, increasing the amount of specie, and accumulating a surplus fund, have placed themselves in a very strong position. It would be very gratifying if we could say as much of all.

The theory and principles of banking are probably as little understood by the people as almost any subject that is within the ordinary reach of man. It is a system whose good or bad administration is most intimately connected with our interest, involving transactions that have great influence on trade, commerce, and labor. It is believed, if the true theory was more generally understood than it is, there would be less opportunity for demagogues and political agitators to do mischief. There is no branch of legislation in which they will take more or deeper interest, than that which relates to currency. All are interested in that which, either directly or indirectly, effects the value of property or labor. The extremes of opinion, within the last few years, have been so great, and so far apart, that the true theory, or any thing like a rational judgment, were among the things most difficult to be obtained. It has been most strenuously maintained by some, that all banking was a monopoly, given to a favored few, and that under the institutions, which it is our happiness to live, there should be no restraint whatever; that all should have the right of banking, and depend entirely on the confidence they might acquire for their success. Others have maintained, with no little zeal, that all economy of capital was wrong, and that we should go back to a strict specie circulation. Notwithstanding all the high wrought panegyrics that have been bestowed upon this, that or the other theory, that has been started, Connecticut has pursued the even tenor of her way, and only sought by her legislation to correct such abuses as grew up, and guard with careful vigilance the system early adopted; and while other States have been almost without any currency of their own, and the property of their citizens depreciated to a very great extent at one time, and at another inflated to the extreme by a redundancy of paper, without any substantial basis, we have gone along with but little variation. The free banking system has had its advocates in this State, but from recent developments made by

the late Comptroller of the State of New York, we think the people of this State will be satisfied to let well enough alone, for a time longer at least, before they enter upon any new theory that does not promise better results than any that have been recently adopted and partially tried in other States. It is very doubtful whether, under all circumstances, there is any better system of banking than that of a *bona fide* paid up capital, managed by an honest cashier and board of directors, and circulation held in check by par redemptions, and a reasonable amount of specie corresponding with circulation.

It is claimed by some that the banking capital in this State is already more than adequate for the necessary accommodation and legitimate business of the people of the State, and the fact, that the returns show a large amount of discounts for citizens of other States, is proof conclusive to their minds. It is true that the amount, as appears by the returns, is large; but it should be borne in mind, that a considerable proportion of that sum is for individuals who, though they reside out of the State, are concerned in business in the State. There are many manufacturing establishments in the State, owned or carried on by people who reside out of the State; so that a part of the amount which purports to be for citizens out of the State, is in fact used in the State, and our own citizens derive the benefit of it. Besides, is it not for the advantage of our own citizens, that the banks should be able, at times, to use some part of their funds abroad, provided it is not done at the inconvenience of those who are entitled to the accommodation at home? Does it not enable the banks at such times as money is close, or our manufacturers and others do not meet with a ready sale of their goods, to aid them by curtailing their foreign business, and thereby sustain our own citizens? Indeed, would it not be for the interest of a large portion of the tax-payers in the State, if the banking capital was increased? Would it not afford an opportunity of bringing out a large amount of capital that now entirely escapes taxation? It would seem that if even citizens of other States could be induced to make investments in bank stock here, it would do us no harm, for we should get the benefit of taxes, as well as use

of capital. It certainly would be wise to so legislate as to retain our own capital at home. It is unquestionably true, that a very large amount has been driven out of the State for the reason that no opportunity is afforded for investments in banks at home, and also from the operation of our unequal system of taxation—a system that it would seem could not much longer remain in its present shape.

It is not unfrequently claimed that capitalists of other States come here to make investments in the stock of the banks. It is believed, from the best information we have been able to obtain, that it is a mistaken idea. The whole amount of stock owned by non-resident stockholders in the banks in this State, is three hundred thirty-three thousand four hundred dollars, as appears by the returns of the cashiers to the Comptroller.

It is claimed by many, and particularly in the eastern part of the State, and certain localities in the western, with no small degree of justice, that there is a deficiency of banking capital, and that many of our citizens are under the necessity of going abroad to obtain their necessary accommodations, because they cannot be afforded by the present banks. It is true that it requires a much larger amount of banking capital to do the business than it would, could the banks keep out the amount of circulation their charters authorize. We have a banking capital now of eight millions seven hundred twenty six thousand three hundred eighty-one dollars, which would authorize a circulation of thirteen million eighty-nine thousand five hundred seventy-one dollars, exclusive of deposits; and as these ordinarily run, it might be increased nearly two millions more, which would give a circulation of about fifteen millions. It rarely, however, exceeds about four millions and a half; but so long as the system of par redemption is kept up, (and we hope it always may be sustained,) few, if any, banks can keep out but a small portion of their legally authorized circulation.

Whether it is good policy for our Legislature to so far disregard the wants of any considerable portion of the people of the State as to compel them to go abroad for their necessary bank accommodations, in their ordinary business, may well be questioned. It should also be borne in mind, that the great in-



crease of manufacturing in the State requires much more bank facilities than was required before that increase, and the works of internal improvement have very materially changed the location of business, and banks are much more used for making collections than formerly. A large proportion of the goods of the manufacturers are sold on a credit and the notes discounted at the banks and collections made. It may be claimed that by increasing the banking capital, greater inducements will be held out for the people to engage in improvident speculations and investments, and greatly endanger the sound and safe operations of business. If there was no check upon circulation there might be some danger. But the frequent redemptions at the Suffolk Bank, and the rapid communications between different parts of the country, will prevent any greater circulation than the natural business wants of the country will sustain. The moment any banks in New England are unable to meet their redemptions at that institution, their bills are thrown out, their credit is doubted, and they can do but very little business until they make their credit good again. Indeed, this system of par redemption seems to be a most perfect regulator upon all the New England banks. It would seem somewhat surprising that something has not been adopted in other parts of the country that should produce the same beneficial results. If there was, there would be but little necessity for brokers. The bank note of Ohio might be as good in New York, Boston, or Philadelphia, as at the counter from where it issued.

When we visited the Quinnebaug Bank in September last, we found their accounts in such a confused condition, that a balance sheet could not be made, that could be relied on as correct. We however made such an examination into the resources of the bank as to become fully satisfied of their abundant ability to meet all their liabilities to bill-holders and depositors. They had obtained the services of an experienced accountant who was making a thorough examination into the affairs of the bank. We forbade the making of any dividend until they could furnish undoubted evidence of their ability to do so; no dividends has been declared the past year. We

visited the bank again in March last, and from exhibitions made to us by the present efficient cashier, and from our own examinations, we were fully satisfied the bank was sound, and would very soon be in a condition to make a dividend. Had the directors for the last few years discharged their duty to the stockholders, by frequent and thorough examinations of the accounts of the Bank, they would have discovered the errors and negligence of the late cashier, and much trouble would have been saved.

We have during the past year obtained a classification of the stockholders in the banks in the State: and from the best information we have been able to obtain, we are satisfied that the stock is held by a very different class of individuals from what has very generally been supposed.

|                                                    |                    |
|----------------------------------------------------|--------------------|
| We find that the State of Connecticut owns -       | \$406,000          |
| The School Fund - - - -                            | 319,600            |
| Held in trust for minors and others - -            | 447,800            |
| Held by school, ecclesiastical and other societies | 553,665            |
| By 2141 females - - - -                            | 1,631,515          |
| Total,                                             | <u>\$3,358,580</u> |

The return of the East Haddam Bank not having reached us, is not included of the above. The whole number of stockholders in the banks in the State, is six thousand two hundred and seventy, exclusive of the amount owned by the State, the School Fund, Ecclesiastical and other societies, so that the average amount of stock held by cash stockholders, is about one thousand two hundred and six dollars.

It is believed that a very large proportion of the stock is held by individuals who are not engaged in active business, and who depend mainly on the earnings of the banks for their support.

The following table shows the amount of the liabilities of the several banks in the State to the public, and of their resources :

## LIABILITIES.

|                    |   |   |   |             |    |
|--------------------|---|---|---|-------------|----|
| Circulation,       | - | - | - | \$4,891,265 | 06 |
| Deposits,          | - | - | - | 1,994,589   | 19 |
| Due other banks,   | - | - |   | 299,397     | 42 |
| Dividends unpaid,  | - | - |   | 29,132      | 39 |
| Other liabilities, | - | - |   | 10,830      | 46 |
| Total liabilities, |   |   |   | \$7,225,214 | 52 |

## RESOURCES.

|                              |   |   |   |                 |    |
|------------------------------|---|---|---|-----------------|----|
| Specie,                      | - | - | - | \$517,700       | 08 |
| Bills of other banks,        | - | - |   | 227,603         | 47 |
| Due from other banks,        | - | - |   | 1,301,735       | 33 |
| Due from brokers and agents, |   |   |   | 390,543         | 91 |
| Stocks, bonds, &c.,          | - | - |   | 505,978         | 13 |
| Checks and other cash items, | - |   |   | 54,970          | 05 |
| Over drafts,                 | - | - | - | 31,604          | 19 |
| Real estate,                 | - | - | - | 329,407         | 05 |
| Bills discounted,            | - | - | - | 13,424,653      | 99 |
| Total Resources,             |   |   |   | \$16,784,096,20 |    |

Annexed hereto may be found an abstract of the condition of the banks in this State, as made from the returns, about the first of April last ; also an abstract of their condition for the last twelve years.

All which is respectfully submitted,

|                   |                                    |
|-------------------|------------------------------------|
| NELSON BREWSTER,  | } <i>Bank</i><br><i>Commis'rs.</i> |
| JOHN DUNHAM,      |                                    |
| HENRY T. HUGGINS, |                                    |

*New Haven, May, 1848.*

PHENIX BANK AND BRANCH—*March 1, 1848.*

## LIABILITIES.

|                                            |                       |
|--------------------------------------------|-----------------------|
| Capital Stock, - - - - -                   | \$1,283,000 00        |
| Bills in circulation, - - - - -            | 531,807 00            |
| Balances due to Banks in this State, - - - | 11,535 25             |
| “ “ to Banks out of the State, - - -       | 5,048 33              |
| Deposits not bearing interest, - - -       | 193,709 94            |
| “ bearing interest at 4 per cent, - - -    | 93,426 45             |
| Dividends unpaid, - - - - -                | 2,363 96              |
| Surplus funds after last dividend, - - -   | 98,473 54             |
| Earnings since last dividend, - - - - -    | 65,588 74             |
| Due Litchfield Branch, - - - - -           | 8,842 31              |
|                                            | <hr/>                 |
|                                            | <u>\$2,293,795 52</u> |

## RESOURCES.

|                                         |             |
|-----------------------------------------|-------------|
| Banking House, Hartford, - - - - -      | \$23,595 00 |
| “ “ Litchfield, - - - - -               | 4,000 00    |
| Real Estate in Toledo, - - - - -        | 9,088 47    |
| Specie, - - - - -                       | 48,414 74   |
| Bills of other solvent Banks, - - - - - | 19,681 46   |
| Balances due from Banks, - - - - -      | 103,130 64  |
| Deposits with agents in New York, - - - | 37,905 06   |
| Expenses since last dividend, - - - - - | 5,904 14    |

## LOANS AND DISCOUNTS.

|                                                   |                       |
|---------------------------------------------------|-----------------------|
| Discounted for Directors, - - - - -               | 41,780 00             |
| Discounted for other individuals of this State, - | 1,212,396 01          |
| Discounted for individuals out of the State, -    | 388,000 00            |
| Discounted for corporations other than Banks, -   | 399,900 00            |
|                                                   | <hr/>                 |
|                                                   | <u>\$2,293,795 52</u> |

Last dividend, March 6, 1848, \$4 per share.

HARTFORD BANK—*March 1, 1848.*

## LIABILITIES.

|                                        |   |   |   |   |   |             |                    |           |
|----------------------------------------|---|---|---|---|---|-------------|--------------------|-----------|
| Capital Stock,                         | - | - | - | - | - | \$1,134,600 | 00                 |           |
| Bills in circulation,                  | - | - | - | - | - | 547,264     | 06                 |           |
| Balances due to Banks in this State,   | - | - | - | - | - | 15,028      | 76                 |           |
| Balances due to Banks in other States, | - | - | - | - | - | 49,713      | 65                 |           |
| Deposits,                              | - | - | - | - | - | 221,919     | 55                 |           |
| Dividends unpaid,                      | - | - | - | - | - | 4,264       | 39                 |           |
| Surplus funds after last dividend,     | - | - | - | - | - | 121,863     | 13                 |           |
| Earnings since last dividend,          | - | - | - | - | - | 27,899      | 66                 |           |
|                                        |   |   |   |   |   |             |                    |           |
|                                        |   |   |   |   |   |             | <u>\$2,122,553</u> | <u>20</u> |

## RESOURCES.

|                                          |   |   |   |   |   |          |    |
|------------------------------------------|---|---|---|---|---|----------|----|
| Banking House,                           | - | - | - | - | - | \$15,000 | 00 |
| Specie,                                  | - | - | - | - | - | 72,136   | 66 |
| Bills of other solvent Banks,            | - | - | - | - | - | 21,388   | 00 |
| Balances due from Banks,                 | - | - | - | - | - | 103,159  | 81 |
| Due from brokers and agents of the Bank, | - | - | - | - | - | 31,783   | 20 |
| Stock in Union Company,                  | - | - | - | - | - | 1,884    | 15 |
| Stock in Connecticut River Company,      | - | - | - | - | - | 305      | 00 |
| Stock in Turnpike Company,               | - | - | - | - | - | 261      | 58 |
| Over Drafts,                             | - | - | - | - | - | 766      | 88 |
| Checks and other cash items.             | - | - | - | - | - | 4,333    | 32 |

## LOANS AND DISCOUNTS.

|                                                   |                |
|---------------------------------------------------|----------------|
| Discounted for Directors, - - - -                 | 14,267 22      |
| Discounted for other individuals of this State, - | 983,466 77     |
| Discounted for individuals out of the State, -    | 315,449 67     |
| Discounted for corporations other than Banks, -   | 558,350 94     |
|                                                   | <hr/>          |
|                                                   | \$2,122,553 20 |

Last dividend, Dec'r 1, 1847,  $3\frac{1}{2}$  per cent.  
 Suspended paper, \$5,846 65.  
 Estimated loss, 4,000 00.

## FARMERS AND MECHANICS' BANK—April 1, 1848.

## LIABILITIES.

|                                |   |   |   |   |   |                       |
|--------------------------------|---|---|---|---|---|-----------------------|
| Capital Stock,                 | - | - | - | - | - | \$540,600 00          |
| Bills in circulation,          | - | - | - | - | - | 334,909 00            |
| Balances due to other Banks,   | - | - | - | - | - | 11,297 35             |
| Deposits not bearing interest, | - | - | - | - | - | 128,897 27            |
| Dividends unpaid,              | - | - | - | - | - | 438 00                |
| Surplus funds,                 | - | - | - | - | - | 55,560 01             |
| Earning since last dividend,   | - | - | - | - | - | 28,437 40             |
|                                |   |   |   |   |   | <u>\$1,100,139 03</u> |

## RESOURCES.

|                                          |   |   |   |   |   |             |
|------------------------------------------|---|---|---|---|---|-------------|
| Banking Houses,                          | - | - | - | - | - | \$11,500 00 |
| Specie,                                  | - | - | - | - | - | 50,407 57   |
| Bills of other solvent Banks and Checks, | - | - | - | - | - | 12,362 38   |
| Balances due from Banks,                 | - | - | - | - | - | 27,060 37   |
| Due from brokers and agents of the Bank, | - | - | - | - | - | 312 42      |
| Stock of the Bank owned by the Bank,     | - | - | - | - | - | 5,000 00    |
| Suspended debt, secured,                 | - | - | - | - | - | 4,766 75    |
| Over Drafts,                             | - | - | - | - | - | 484 33      |
| Non-resident tax,                        | - | - | - | - | - | 3 83        |
| Expenses since last dividend,            | - | - | - | - | - | 3,918 71    |

## LOANS AND DISCOUNTS.

|                                                 |   |   |   |   |   |                       |
|-------------------------------------------------|---|---|---|---|---|-----------------------|
| Discounted for Directors,                       | - | - | - | - | - | 49,963 69             |
| Discounted for other individuals of this State, | - | - | - | - | - | 573,206 31            |
| Discounted for individuals out of the State,    | - | - | - | - | - | 248,763 79            |
| Discounted for corporations other than Banks,   | - | - | - | - | - | 112,388 88            |
|                                                 |   |   |   |   |   | <u>\$1,100,139 03</u> |

Last dividend, Nov. 2, 1847,  $3\frac{1}{2}$  per cent.

## CITY BANK, NEW-HAVEN—April 1, 1848.

## LIABILITIES.

|                                                |              |
|------------------------------------------------|--------------|
| Capital Stock, - - - - -                       | \$500,000 00 |
| Bills in circulation, - - - - -                | 299,597 00   |
| Balances due to Banks in this State, - - - - - | 11,883 10    |
| “ “ to Banks in other States, - - - - -        | 1,893 74     |
| Deposits not bearing interest, - - - - -       | 105,146 21   |
| Dividends unpaid, - - - - -                    | 948 00       |
| Surplus funds after last dividend, - - - - -   | 17,147 41    |
| Earnings since last dividend, - - - - -        | 10,832 45    |
|                                                | <hr/>        |
|                                                | \$947,447 91 |

## RESOURCES.

|                                                                     |             |
|---------------------------------------------------------------------|-------------|
| Lots and Buildings in City of Brooklyn, - - - - -                   | \$60,000 00 |
| Lots in the City of New York, - - - - -                             | 4,382 23    |
| Specie, - - - - -                                                   | 19,658 74   |
| Bills of other solvent Banks and Checks, - - - - -                  | 5,891 62    |
| Balances due from Banks, - - - - -                                  | 57,651 28   |
| Due from brokers and agents of the Bank, - - - - -                  | 105,891 17  |
| Bonds of New Jersey Rail Road and Transportation Company, - - - - - | 5000 00     |
| Over Drafts, - - - - -                                              | 536 24      |
| Expenses since last dividend, - - - - -                             | 1,215 07    |
| Checks and other cash items, - - - - -                              | 2,982 58    |

## LOANS AND DISCOUNTS.

|                                     |              |
|-------------------------------------|--------------|
| Discounted for Directors, - - - - - | 6,956 01     |
| “ for other individuals, - - - - -  | 677,282 97   |
|                                     | <hr/>        |
|                                     | \$947,447 91 |

Last dividend, Jan. 1, 1848, 4 per cent.

## EXCHANGE BANK—April 1, 1848.

## LIABILITIES.

|                                                   |   |   |   |   |   |           |                       |
|---------------------------------------------------|---|---|---|---|---|-----------|-----------------------|
| Capital Stock,                                    | - | - | - | - | - | \$525,000 | 00                    |
| Bills in circulation,                             | - | - | - | - | - | 265,173   | 00                    |
| Balances due to banks in this State,              | - | - | - | - | - | 15,127    | 25                    |
| “ “ “ in other States,                            | - | - | - | - | - | 3,260     | 75                    |
| Deposits,                                         | - | - | - | - | - | 124,846   | 63                    |
| Deposits bearing interest at 3, 4 and 5 per cent. | - | - | - | - | - | 23,800    | 00                    |
| Dividends unpaid,                                 | - | - | - | - | - | 1,466     | 90                    |
| Surplus,                                          | - | - | - | - | - | 30,821    | 72                    |
| Earnings since last dividend,                     | - | - | - | - | - | 12,763    | 61                    |
|                                                   |   |   |   |   |   |           | <u>\$1,002,259 74</u> |

## RESOURCES.

|                                      |   |   |   |   |   |          |    |
|--------------------------------------|---|---|---|---|---|----------|----|
| Banking House,                       | - | - | - | - | - | \$11,939 | 74 |
| Specie,                              | - | - | - | - | - | 20,119   | 52 |
| Bills of other banks and checks,     | - | - | - | - | - | 16,462   | 51 |
| Balance due from other banks,        | - | - | - | - | - | 85,588   | 83 |
| Balance due from broker in New York, | - | - | - | - | - | 4,646    | 15 |
| Over Drafts,                         | - | - | - | - | - | 1,216    | 72 |
| Expenses since last dividend,        | - | - | - | - | - | 1,301    | 34 |

## LOANS AND DISCOUNTS.

|                                              |   |   |   |   |   |         |                       |
|----------------------------------------------|---|---|---|---|---|---------|-----------------------|
| Discounted for Directors,                    | - | - | - | - | - | 39,467  | 90                    |
| “ “ other individuals in this State,         | - | - | - | - | - | 518,376 | 48                    |
| Discounts for individuals out of the State,  | - | - | - | - | - | 151,259 | 74                    |
| Discounts for corporations other than banks, | - | - | - | - | - | 151,880 | 93                    |
|                                              |   |   |   |   |   |         | <u>\$1,002,259 74</u> |

Last dividend, January 2, 1848,  $3\frac{1}{2}$  per cent.



## CONNECTICUT RIVER BANKING COMPANY,

*April 1, 1848.*

## LIABILITIES.

|                                          |   |   |   |   |              |
|------------------------------------------|---|---|---|---|--------------|
| Capital Stock,                           | - | - | - | - | \$250,000 00 |
| Bills in circulation,                    | - | - | - | - | 91,341 00    |
| Balance due to banks in this State,      | - | - | - | - | 82 71        |
| Balances due to banks in other States,   | - | - | - | - | 1,631 85     |
| Deposits not bearing interest,           | - | - | - | - | 40,202 97    |
| Deposits bearing interest at 4 per cent, | - | - | - | - | 2,531 00     |
| Dividends unpaid,                        | - | - | - | - | 709 50       |
| Surplus funds after last dividend,       | - | - | - | - | 7,305 47     |
| Earnings since last dividend,            | - | - | - | - | 7,294 74     |
|                                          |   |   |   |   | <hr/>        |
|                                          |   |   |   |   | \$401,099 24 |
|                                          |   |   |   |   | <hr/>        |

## RESOURCES.

|                                                     |   |   |   |   |            |
|-----------------------------------------------------|---|---|---|---|------------|
| Banking House,                                      | - | - | - | - | \$7,000 00 |
| Specie,                                             | - | - | - | - | 13,675 56  |
| Bills of other banks,                               | - | - | - | - | 2,438 63   |
| Balances due from banks,                            | - | - | - | - | 12,370 40  |
| Due from brokers and agents of the bank,            | - | - | - | - | 13,321 23  |
| Six hundred shares Connecticut River Company Stock, | - | - | - | - | 24,000 00  |
| Over drafts,                                        | - | - | - | - | 283 48     |
| Expenses since last dividend,                       | - | - | - | - | 789 13     |

## LOANS AND DISCOUNTS.

|                                                 |   |   |   |   |              |
|-------------------------------------------------|---|---|---|---|--------------|
| Discounted for directors,                       | - | - | - | - | 30,814 92    |
| Discounted for other individuals of this State, | - | - | - | - | 198,523 65   |
| Discounted for individuals out of the State,    | - | - | - | - | 82,132 24    |
| Discounted for corporations other than banks,   | - | - | - | - | 15,750 00    |
|                                                 |   |   |   |   | <hr/>        |
|                                                 |   |   |   |   | \$401,099 24 |
|                                                 |   |   |   |   | <hr/>        |

## NEW HAVEN BANK—April 6, 1848.

## LIABILITIES.

|                                     |   |   |   |   |                     |
|-------------------------------------|---|---|---|---|---------------------|
| Capital Stock,                      | - | - | - | - | \$364,800 00        |
| Bills in circulation,               | - | - | - | - | 159,437 00          |
| Balances due banks in this State,   | - | - | - | - | 11,820 64           |
| Balances due banks in other States, | - | - | - | - | 7,941 30            |
| Deposits not bearing interest,      | - | - | - | - | 88,501 43           |
| Dividends unpaid,                   | - | - | - | - | 860 00              |
| Surplus Funds after last dividend,  | - | - | - | - | 11,048 90           |
| Earnings since last dividend,       | - | - | - | - | 9,026 46            |
|                                     |   |   |   |   | <u>\$653,435 73</u> |

## RESOURCES.

|                               |   |   |   |   |            |
|-------------------------------|---|---|---|---|------------|
| Banking house,                | - | - | - | - | \$7,900 00 |
| Specie,                       | - | - | - | - | 31,175 09  |
| Bills of other solvent banks, | - | - | - | - | 2,484 00   |
| Balance due from banks,       | - | - | - | - | 109,659 49 |
| Printing Press,               | - | - | - | - | 160 10     |
| Over drafts,                  | - | - | - | - | 969 27     |
| Expenses since last dividend, | - | - | - | - | 1,562 01   |
| Checks and other cash items,  | - | - | - | - | 818 17     |

## LOANS AND DISCOUNTS.

|                                                 |   |   |   |   |                     |
|-------------------------------------------------|---|---|---|---|---------------------|
| Discounted for directors,                       | - | - | - | - | 6,126 28            |
| Discounted for other individuals of this State, | - | - | - | - | 284,129 68          |
| Discounted for individuals out of this State,   | - | - | - | - | 208,451 64          |
|                                                 |   |   |   |   | <u>\$653,435 73</u> |

Last dividend January 1, 1848, 4 per cent.

NEW-HAVEN COUNTY BANK—*March 31, 1848.*

## LIABILITIES.

|                                            |                     |
|--------------------------------------------|---------------------|
| Capital Stock, - - - - -                   | \$514,975 00        |
| Bills in circulation, - - - - -            | 246,423 00          |
| Balances due to Banks in this State, - - - | 3,325 50            |
| Balances due to Banks in other States, - - | 24,496 13           |
| Deposits not bearing interest, - - -       | 66,406 85           |
| Dividends unpaid, - - - - -                | 2,062 00            |
| Surplus funds after last dividend, - - -   | 16,000 00           |
| Earnings since last dividend, - - - - -    | 13,866 37           |
|                                            | <hr/>               |
|                                            | <u>\$887,554 85</u> |

## RESOURCES.

|                                                 |            |
|-------------------------------------------------|------------|
| Banking House, - - - - -                        | \$8,000 00 |
| Other Real Estate, - - - - -                    | 5,700 00   |
| Specie, - - - - -                               | 23,958 32  |
| Bills of other solvent Banks, - - - - -         | 10,578 00  |
| Balances due from Banks, - - - - -              | 71,944 97  |
| Due from brokers and agents of the Bank, -      | 73,813 13  |
| Ohio State Bonds, 7 per cent., - - - - -        | 10,000 00  |
| New York and Erie Rail Road Bonds, 7 per cent., | 25,000 00  |
| Over Drafts, - - - - -                          | 2,982 53   |
| Expenses since last dividend, - - - - -         | 1,341 42   |
| Checks and other cash items, - - - - -          | 3,405 94   |

## LOANS AND DISCOUNTS.

|                                                   |                     |
|---------------------------------------------------|---------------------|
| Discounted for Directors, - - - - -               | 16,911 00           |
| Discounted for other individuals of this State, - | 271 616 54          |
| Discounted for individuals out of this State, -   | 288,179 00          |
| Discounted for corporations other than Banks, -   | 74,094 00           |
|                                                   | <hr/>               |
|                                                   | <u>\$887,554 85</u> |

Last dividend Jan. 1, 1848, 4 per cent.  
 Paper past due \$14,909 11.  
 Estimated loss \$5,000 00.

## MECHANICS BANK, NEW-HAVEN—April 1, 1848.

## LIABILITIES.

|                                        |   |   |   |   |   |                     |
|----------------------------------------|---|---|---|---|---|---------------------|
| Capital Stock,                         | - | - | - | - | - | \$300,000 00        |
| Bills in circulation,                  | - | - | - | - | - | 187,093 00          |
| Balances due Banks in this State,      | - | - | - | - | - | 1,190 96            |
| Balances due to Banks in other States, | - | - | - | - | - | 19,617 46           |
| Deposits not bearing interest,         | - | - | - | - | - | 149,425 99          |
| Dividends unpaid,                      | - | - | - | - | - | 607 50              |
| Surplus funds after last dividend,     | - | - | - | - | - | 18,337 08           |
| Earnings since last dividend,          | - | - | - | - | - | 7,894 32            |
|                                        |   |   |   |   |   | <u>\$684,166 31</u> |

## RESOURCES.

|                                          |   |   |   |   |   |            |
|------------------------------------------|---|---|---|---|---|------------|
| Banking House,                           | - | - | - | - | - | \$9,000 00 |
| Specie,                                  | - | - | - | - | - | 23,455 91  |
| Bills of other solvent Banks and Checks, | - | - | - | - | - | 20,185 01  |
| Balances due from Banks,                 | - | - | - | - | - | 95,377 02  |
| Over Drafts,                             | - | - | - | - | - | 29 52      |
| Expenses since last dividend,            | - | - | - | - | - | 138 00     |

## LOANS AND DISCOUNTS.

|                                                 |   |   |   |   |   |                     |
|-------------------------------------------------|---|---|---|---|---|---------------------|
| Discounted for Directors,                       | - | - | - | - | - | 1,500 00            |
| Discounted for other individuals of this State, | - | - | - | - | - | 526,257 31          |
| Discounted for individuals out of the State,    | - | - | - | - | - | 8,223 54            |
|                                                 |   |   |   |   |   | <u>\$684,166 31</u> |

Last dividend Jan. 1, 1848, \$2,50 per share of \$60.

# CONNECTICUT BANK AT BRIDGEPORT, AND BRANCH AT SOUTHPORT—*April 1, 1848.*

## LIABILITIES.

|                                            |                     |
|--------------------------------------------|---------------------|
| Capital Stock, - - - - -                   | 275,000 00          |
| Bills in circulation, - - - - -            | 216,000 00          |
| Balances due to Banks in this State, - - - | 212 37              |
| Deposits not bearing interest, - - - - -   | 92,687 51           |
| Dividends unpaid, - - - - -                | 694 09              |
| Surplus funds after last dividend, - - -   | 25,983 82           |
| Earnings since last dividend, - - - - -    | 6,186 21            |
|                                            | <hr/>               |
|                                            | <u>\$616,764 00</u> |

## RESOURCES.

|                                                                             |            |
|-----------------------------------------------------------------------------|------------|
| Banking House, Bridgeport, - - - - -                                        | \$9,312 09 |
| Land in Illinois, - - - - -                                                 | 11,003 78  |
| Brick House and Lot, Bridgeport, - - - - -                                  | 3,300 22   |
| Two Dwellings and Store and Land, Bridgeport, -                             | 7,313 75   |
| Real estate in Southport, including Banking House, -                        | 5,743 27   |
| Specie, - - - - -                                                           | 24,341 61  |
| Bills of other solvent Banks, - - - - -                                     | 4,678 00   |
| Balances due from Banks, - - - - -                                          | 88,911 59  |
| Due from brokers and agents of the Bank, - - -                              | 23,563 55  |
| Stock of other Banks owned by this Bank, - - -                              | 250 00     |
| New York City and State Stocks, - - - - -                                   | 10,175 00  |
| Camden and Amboy Bonds, - - - - -                                           | 4,688 25   |
| United States, Ohio, Kentucky, New York State and<br>City Stocks, - - - - - | 57,502 01  |
| Cash advanced on Whale Ship, on which have bill<br>of sale, - - - - -       | 178 12     |
| Over Drafts - - - - -                                                       | 1,420 09   |
| Expenses since last dividend, - - - - -                                     | 464 93     |
| Checks and other cash items, - - - - -                                      | 5,132 84   |

## LOANS AND DISCOUNTS.

|                                                   |                     |
|---------------------------------------------------|---------------------|
| Discounted for Directors, - - - - -               | 11,343 67           |
| Discounted for other individuals of this State, - | 318,215 32          |
| Discounted for individuals out of the State, - -  | 29,225 91           |
|                                                   | <hr/>               |
|                                                   | <u>\$616,764 00</u> |

Last dividend Jan. 1, 1848,  $3\frac{1}{2}$  per cent.  
Suspended paper \$205.

## BRIDGEPORT BANK—April 1, 1848.

## LIABILITIES.

|                                      |   |   |   |   |                     |
|--------------------------------------|---|---|---|---|---------------------|
| Capital Stock,                       | - | - | - | - | \$210,000 00        |
| Bills in circulation,                | - | - | - | - | 258,954 00          |
| Balances due to Banks in this State, | - | - | - | - | 445 98              |
| Deposits not bearing interest,       | - | - | - | - | 70,061 49           |
| Dividends unpaid,                    | - | - | - | - | 511 00              |
| Surplus fund after last dividend,    | - | - | - | - | 22,462 37           |
| Earnings since last dividend,        | - | - | - | - | 6,597 67            |
|                                      |   |   |   |   | <u>\$569,032 51</u> |

## RESOURCES.

|                                                       |   |   |   |   |             |
|-------------------------------------------------------|---|---|---|---|-------------|
| Banking House,                                        | - | - | - | - | \$10,000 00 |
| About one acre Land in Bridgeport,                    | - | - | - | - | 500 00      |
| Specie,                                               | - | - | - | - | 15,065 21   |
| Bills of other Banks and Checks,                      | - | - | - | - | 18,434 27   |
| Balances due from Banks,                              | - | - | - | - | 144,212 16  |
| Due from brokers and agents of the Bank,              | - | - | - | - | 5,058 00    |
| Stock of the Bank owned by the same,                  | - | - | - | - | 20,200 00   |
| Twenty shares New Haven County Bank,                  | - | - | - | - | 500 00      |
| Interest due on loans,                                | - | - | - | - | 1,100 00    |
| Interest due on fund in New York, from 1st Jan. last, | - | - | - | - | 700 00      |
| Over Drafts,                                          | - | - | - | - | 3,783 14    |
| Expenses since last dividend,                         | - | - | - | - | 441 58      |
| Contingent account,                                   | - | - | - | - | 80 77       |

## LOANS AND DISCOUNTS.

|                                                 |   |   |   |   |                     |
|-------------------------------------------------|---|---|---|---|---------------------|
| Discounted for Directors,                       | - | - | - | - | 5,000 00            |
| Discounted for other individuals of this State, | - | - | - | - | 331,278 57          |
| Discounted for individuals out of the State     | - | - | - | - | 10,378 81           |
| Discounted for corporations other than Banks,   | - | - | - | - | 2,300 00            |
|                                                 |   |   |   |   | <u>\$569,032 51</u> |

Last dividend Jan. 1, 1848, 3½ per cent.

## QUINNEBAUG BANK—April 28, 1848.

## LIABILITIES.

|                                          |   |   |   |   |              |
|------------------------------------------|---|---|---|---|--------------|
| Capital Stock,                           | - | - | - | - | \$250,000 00 |
| Bills in circulation,                    | - | - | - | - | 73,239 00    |
| Balances due to Banks in this State,     | - | - | - | - | 12,773 91    |
| Balances due to Banks in other States,   | - | - | - | - | 3,281 72     |
| Deposits not bearing interest,           | - | - | - | - | 36,425 43    |
| Deposits bearing interest,               | - | - | - | - | 19,094 18    |
| Surplus funds prior the 1st of February, | - | - | - | - | 20,234 28    |
| Earnings since 1st February,             | - | - | - | - | 5,312 30     |
|                                          |   |   |   |   | <hr/>        |
|                                          |   |   |   |   | \$420,360 82 |
|                                          |   |   |   |   | <hr/>        |

## RECOURSES.

|                                                                  |   |   |   |   |            |
|------------------------------------------------------------------|---|---|---|---|------------|
| Banking House,                                                   | - | - | - | - | \$5,823 75 |
| Dwelling House and lot in Norwich,                               | - | - | - | - | 3,667 74   |
| Real estate in Hartford,                                         | - | - | - | - | 1,300 00   |
| Real estate in Illinois,                                         | - | - | - | - | 2,077 11   |
| Specie,                                                          | - | - | - | - | 7,212 78   |
| Bills of other solvent Banks,                                    | - | - | - | - | 6,952 00   |
| Balances due from Banks,                                         | - | - | - | - | 15,475 35  |
| Due from brokers and agents of the Banks,                        | - | - | - | - | 20 96      |
| Stock of other Banks owned by this Bank,                         | - | - | - | - | 401 86     |
| Mortgages and debts secured wholly or in part by<br>real estate, | - | - | - | - | 62,748 57  |
| Other debts due by sundry person, supposed secure,               | - | - | - | - | 10,000 00  |
| Over drafts,                                                     | - | - | - | - | 3,618 89   |
| Expenses since 1st of February,                                  | - | - | - | - | 238 50     |
| Checks and other cash items,                                     | - | - | - | - | 5,123 14   |

## LOANS AND DISCOUNTS.

|                                                         |              |
|---------------------------------------------------------|--------------|
| Discounted for directors, individuals and corporations, | 267,833 33   |
| Discrepancies in the accounts of former cashier,        |              |
| not yet adjusted, - - - -                               | 27,866 84    |
|                                                         | <hr/>        |
|                                                         | \$420,360 82 |

Last dividend June 1847, 4 per cent.

THAMES BANK—*April* 1848.

## LIABILITIES.

|                                                       |   |   |   |   |              |
|-------------------------------------------------------|---|---|---|---|--------------|
| Capital Stock,                                        | - | - | - | - | \$247,400 00 |
| Bills in circulation,                                 | - | - | - | - | 100,035 00   |
| Balance due to Banks in this State                    | - | - | - | - | 1,954 76     |
| Balance due to Banks in other States,                 | - | - | - | - | 75           |
| Deposits not bearing interest,                        | - | - | - | - | 46,940 88    |
| Deposits bearing interest at $4\frac{1}{2}$ per cent, | - | - | - | - | 1,486 00     |
| Dividends unpaid,                                     | - | - | - | - | 1,149 09     |
| Surplus funds after last dividend,                    | - | - | - | - | 1,652 90     |
| Earnings since last dividend,                         | - | - | - | - | 2,270 26     |
| E. Whiting, River Thames,                             | - | - | - | - | 51 40        |
| Premium on new stock,                                 | - | - | - | - | 68 00        |
|                                                       |   |   |   |   | <hr/>        |
|                                                       |   |   |   |   | \$403,009 01 |
|                                                       |   |   |   |   | <hr/>        |

## RESOURCES.

|                                      |   |   |   |   |             |
|--------------------------------------|---|---|---|---|-------------|
| Banking house,                       | - | - | - | - | \$4,2000 00 |
| Real estate in Lockport,             | - | - | - | - | 5,844 46    |
| Specie,                              | - | - | - | - | 5,694 25    |
| Bills of other solvent Banks,        | - | - | - | - | 10,117 02   |
| Balances due from Banks,             | - | - | - | - | 10,936 85   |
| Mortgage on Lockport property, good, | - | - | - | - | 1,900 00    |
| C. Colver, collector of tolls,       | - | - | - | - | 357 18      |
| Over drafts,                         | - | - | - | - | 955 35      |
| Expenses since last dividend,        | - | - | - | - | 114 28      |

## LOANS AND DISCOUNTS.

|                                               |   |   |   |   |              |
|-----------------------------------------------|---|---|---|---|--------------|
| Discounted for directors,                     | - | - | - | - | 1,761 36     |
| Discounted for individuals of this State,     | - | - | - | - | 332,687 75   |
| Discounted for individuals of other States,   | - | - | - | - | 4,654 33     |
| Discounted for corporations other than Banks, | - | - | - | - | 23,786 21    |
|                                               |   |   |   |   | <hr/>        |
|                                               |   |   |   |   | \$403,009 04 |
|                                               |   |   |   |   | <hr/>        |

Last dividend first Tuesday in March 1848,  $3\frac{1}{2}$  per cent.



## NORWICH BANK—April 1, 1848.

## LIABILITIES.

|                                           |   |   |   |   |   |              |
|-------------------------------------------|---|---|---|---|---|--------------|
| Capital stock,                            | - | - | - | - | - | \$210,000 00 |
| Bills in circulation,                     | - | - | - | - | - | 98,614 00    |
| Balances due to Banks in this State,      | - | - | - | - | - | 11,324 10    |
| Balances due to Banks in other States,    | - | - | - | - | - | 15,742 24    |
| Deposits not bearing interest,            | - | - | - | - | - | 39,546 27    |
| Deposits bearing interest at 5 per cent., | - | - | - | - | - | 3,500 00     |
| Dividends unpaid,                         | - | - | - | - | - | 815 88       |
| Surplus funds after last dividend,        | - | - | - | - | - | 6,774 05     |
| Earnings since last dividend,             | - | - | - | - | - | 4,781 00     |
|                                           |   |   |   |   |   | <hr/>        |
|                                           |   |   |   |   |   | \$396,097 54 |
|                                           |   |   |   |   |   | <hr/>        |

## RESOURCES.

|                                          |   |       |   |   |   |            |
|------------------------------------------|---|-------|---|---|---|------------|
| Banking house,                           | - | -     | - | - | - | \$6,026 74 |
| Specie,                                  | - | -     | - | - | - | 14,312 31  |
| Bills of other solvent Banks,            | - | -     | - | - | - | 19,247 00  |
| Balances due from other Banks,           | - | -     | - | - | - | 19,725 13  |
| United States 6 per cent. stock, 25,000, | } | cost, | - | - | - | 37,192 33  |
| “ “ 5 per cent. stock, 8,000,            |   |       | - | - | - |            |
| Expenses since last dividend,            | - | -     | - | - | - | 144 56     |

## LOANS AND DISCOUNTS.

|                                              |   |   |   |   |   |              |
|----------------------------------------------|---|---|---|---|---|--------------|
| Discounted for directors,                    | - | - | - | - | - | 1,000 00     |
| Discounted for individuals of this State,    | - | - | - | - | - | 293,449 47   |
| Discounted for individuals out of the State, | - | - | - | - | - | 5,000 00     |
|                                              |   |   |   |   |   | <hr/>        |
|                                              |   |   |   |   |   | \$396,097 54 |
|                                              |   |   |   |   |   | <hr/>        |

Last dividend, first Monday in Jan. 1848,  $3\frac{1}{2}$  per cent.

Suspense account \$4,733 50, of which 500 to 1000 could probably be collected.

# MERCHANTS BANK—April 1, 1848.

## LIABILITIES.

|                                                           |              |
|-----------------------------------------------------------|--------------|
| Capital Stock, . . . . .                                  | \$157,211 00 |
| Bills in circulation, . . . . .                           | 62,257 00    |
| Balances due to Banks in this State, . . . . .            | 3,594 25     |
| Balances due to Banks in other States, . . . . .          | 2,322 04     |
| Deposits not bearing interest, . . . . .                  | 23,499 95    |
| Deposits bearing interest at 4 and 5 per cent., . . . . . | 19,669 05    |
| Dividends unpaid, . . . . .                               | 2,248 55     |
| Surplus funds after last dividend, . . . . .              | 8,969 73     |
| Earnings since last dividend, . . . . .                   | 1,216 74     |
| Certificates issued, . . . . .                            | 1,175 00     |
| Bond of this Bank to Wm. C. and G. Gilman, . . . . .      | 576 00       |
|                                                           | <hr/>        |
|                                                           | \$282,737 31 |
|                                                           | <hr/>        |

## RESOURCES.

|                                                    |            |
|----------------------------------------------------|------------|
| Banking House, . . . . .                           | \$2,999 97 |
| American Hotel, Lockport, N. Y., . . . . .         | 14,742 46  |
| Specie, . . . . .                                  | 5,634 02   |
| Bills of other solvent Banks, . . . . .            | 6,881 00   |
| Balances due from Banks, . . . . .                 | 5,221 40   |
| Due from brokers and agents of the Bank, . . . . . | 271 00     |
| Over Drafts, . . . . .                             | 24 24      |
| Expenses since last dividend, . . . . .            | 196 19     |
| Checks and other cash items, . . . . .             | 716 18     |

## LOANS AND DISCOUNTS.

|                                                     |              |
|-----------------------------------------------------|--------------|
| Discounted for Directors, . . . . .                 | 2,911 00     |
| Discounted for individuals of this State, . . . . . | 243,139 85   |
|                                                     | <hr/>        |
|                                                     | \$282,737 31 |
|                                                     | <hr/>        |

Last dividend, March 6, 1848, 4 per cent.

# WHALING BANK—*April* 1, 1848.

## LIABILITIES.

|                                        |                     |
|----------------------------------------|---------------------|
| Capital Stock,                         | \$163,750 00        |
| Bills in circulation,                  | 47,405 00           |
| Balances due to Banks in this State,   | 2,275 59            |
| Balances due to Banks in other States, | 27 00               |
| Deposits,                              | 31,999 73           |
| Dividends unpaid,                      | 318 00              |
| Surplus funds after last dividend,     | 6,305 14            |
| Earnings since last dividend,          | 3,314 76            |
| Certificates issued,                   | 80 00               |
|                                        | <u>\$255,475 22</u> |

## RESOURCES.

|                                          |            |
|------------------------------------------|------------|
| Specie,                                  | \$5,600 00 |
| Bills of other solvent Banks,            | 5,000 00   |
| Balances due from Banks,                 | 31,763 18  |
| Due from brokers and agents of the Bank, | 5,000 00   |
| Stock of the Bank owned by the same,     | 11,050 00  |
| New York State Stock,                    | 25,000 00  |
| United States Stock,                     | 10,000 00  |
| Over Drafts,                             | 195 29     |
| Checks and other cash items,             | 5,265 52   |

## LOANS AND DISCOUNTS.

|                                                              |                     |
|--------------------------------------------------------------|---------------------|
| Discounted for Directors,                                    | 19,600 31           |
| Discounted for other individuals of this State,              | 121,177 67          |
| Discounted for individuals out of the State,                 | 5,800 00            |
| Discounted for corporations or communities other than Banks, | 10,023 25           |
|                                                              | <u>\$255,475 22</u> |

Last dividend, Jan. 1848, 3 per cent.

NEW LONDON BANK—*April 7, 1848.*

## LIABILITIES.

|                                      |   |   |   |   |   |                     |
|--------------------------------------|---|---|---|---|---|---------------------|
| Capital Stock,                       | . | . | . | . | . | \$150 875 00        |
| Bills in circulation,                | . | . | . | . | . | 59,075 00           |
| Balances due to Banks in this State, | . | . | . | . | . | 2,291 66            |
| Deposits not bearing interest,       | . | . | . | . | . | 20,961 27           |
| Dividends unpaid,                    | . | . | . | . | . | 364 00              |
| Surplus funds after last dividend,   | . | . | . | . | . | 4,483 16            |
| Earnings since last dividend,        | . | . | . | . | . | 3,077 45            |
|                                      |   |   |   |   |   | <u>\$241,127 54</u> |

## RESOURCES.

|                               |   |   |   |   |   |            |
|-------------------------------|---|---|---|---|---|------------|
| Banking House,                | . | . | . | . | . | \$4,000 00 |
| Specie,                       | . | . | . | . | . | 4,741 89   |
| Bills of other solvent Banks, | . | . | . | . | . | 3,950 00   |
| Balances due from Banks,      | . | . | . | . | . | 27,024 39  |
| Expenses since April 1st,     | . | . | . | . | . | 8 88       |

## LOANS AND RESOURCES.

|                                           |   |   |   |   |                     |
|-------------------------------------------|---|---|---|---|---------------------|
| Discounted for individuals of this State, | . | . | . | . | 199,402 38          |
| Discounted for individuals of the State,  | . | . | . | . | 2,000 00            |
|                                           |   |   |   |   | <u>\$241,127 54</u> |

Last dividend, Jan. 1848, \$4 per year on \$62 50, each share.

UNION BANK—*April 7, 1848.*

## LIABILITIES.

|                                      |   |   |   |   |   |                     |
|--------------------------------------|---|---|---|---|---|---------------------|
| Capital Stock,                       | . | . | . | . | . | \$100,000 00        |
| Bills in circulation                 | . | . | . | . | . | 79,288 00           |
| Balances due to Banks in this State, | . | . | . | . | . | 1,709 05            |
| Deposits not bearing interest,       | . | . | . | . | . | 24,932 96           |
| Dividends unpaid,                    | . | . | . | . | . | 36 00               |
| Surplus funds after last dividend,   | . | . | . | . | . | 10,000 00           |
| Earnings since last dividend,        | . | . | . | . | . | 2,390 95            |
|                                      |   |   |   |   |   | <u>\$218,356 96</u> |

## RESOURCES.

|                               |   |   |   |   |   |            |
|-------------------------------|---|---|---|---|---|------------|
| Banking House,                | . | . | . | . | . | \$2,500 00 |
| Specie,                       | . | . | . | . | . | 7,521 31   |
| Bills of other solvent Banks, | . | . | . | . | . | 6,387 00   |
| Balances due from Banks,      | . | . | . | . | . | 28,616 19  |
| United States Treasury Notes, | . | . | . | . | . | 25,000 00  |
| Expenses since last dividend, | . | . | . | . | . | 259 47     |
| Checks and other cash items,  | . | . | . | . | . | 3,337 00   |

## LOANS AND DISCOUNTS.

|                                           |   |   |   |   |   |                     |
|-------------------------------------------|---|---|---|---|---|---------------------|
| Discounted for individuals of this State, | . | . | . | . | . | 144,735 99          |
|                                           |   |   |   |   |   | <u>\$218,356 96</u> |

Last dividend, first Monday in Jan. 1848, 4 per cent.

STONINGTON BANK—*March 31, 1848.*

## LIABILITIES.

|                                                  |              |
|--------------------------------------------------|--------------|
| Capital Stock, . . . . .                         | \$59,650 00  |
| Bills in circulation, . . . . .                  | 39,393 00    |
| Balances due to Banks in this State, . . . . .   | 2,247 93     |
| Balances due to Banks in other States, . . . . . | 3,375 40     |
| Deposits not bearing interest, . . . . .         | 10,767 28    |
| Dividends unpaid, . . . . .                      | 844 75       |
| Surplus funds after last dividend, . . . . .     | 8,287 01     |
| Earnings since last dividend, . . . . .          | 1,631 41     |
|                                                  | <hr/>        |
|                                                  | \$126,196 78 |
|                                                  | <hr/>        |

## RESOURCES.

|                                         |           |
|-----------------------------------------|-----------|
| Banking House, . . . . .                | \$500 00  |
| Specie, . . . . .                       | 4,427 64  |
| Bills of other solvent Banks, . . . . . | 170 00    |
| Balances due from Banks, . . . . .      | 15,023 31 |
| Over Drafts, . . . . .                  | 1,588 69  |
| Expenses since last dividend, . . . . . | 258 71    |
| Checks and other cash items, . . . . .  | 1,412 86  |

## LOANS AND DISCOUNTS.

|                                                           |              |
|-----------------------------------------------------------|--------------|
| Discounted for Directors, . . . . .                       | 3,600 00     |
| Discounted for other individuals of this State, . . . . . | 53,406 26    |
| Discounted for individuals out of the State, . . . . .    | 45,809 31    |
|                                                           | <hr/>        |
|                                                           | \$126,196 78 |
|                                                           | <hr/>        |

Last dividend, Dec. 6, 1847, 7 per cent. per annum.

MYSTIC BANK—*April 1, 1848.*

## LIABILITIES.

|                                                  |              |
|--------------------------------------------------|--------------|
| Capital Stock, . . . . .                         | \$52,700 00  |
| Bills in circulation, . . . . .                  | 53,359 00    |
| Balances due to Banks in this State, . . . . .   | 166 77       |
| Balances due to Banks in other States, . . . . . | 1,034 38     |
| Deposits not bearing interest, . . . . .         | 11,747 87    |
| Dividends unpaid, . . . . .                      | 133 50       |
| Surplus funds after last dividend, . . . . .     | 5,894 18     |
| Earnings since last dividend, . . . . .          | 1,627 20     |
|                                                  | <hr/>        |
|                                                  | \$126,662 90 |
|                                                  | <hr/>        |

## RESOURCES.

|                                                      |          |
|------------------------------------------------------|----------|
| 120 acres of Land in the State of Indiana, . . . . . | \$600 00 |
| Specie, . . . . .                                    | 2,721 54 |
| Bills of other solvent Banks, . . . . .              | 89 00    |
| Balances due from Banks, . . . . .                   | 585 56   |
| Due from brokers and agents of the Bank . . . . .    | 2,000 00 |
| Over Drafts, . . . . .                               | 3,423 41 |
| Expenses since last dividend . . . . .               | 250 91   |
| Checks and other cash items, . . . . .               | 295 43   |

## LOANS AND DISCOUNTS.

|                                                        |              |
|--------------------------------------------------------|--------------|
| Discounted for Directors, . . . . .                    | 1,000 00     |
| Discounted for individuals of this State, . . . . .    | 92,854 96    |
| Discounted for individuals out of the State, . . . . . | 22,842 09    |
|                                                        | <hr/>        |
|                                                        | \$126,662 90 |
|                                                        | <hr/>        |

Last dividend, Jan. 4, 1848, at the rate of 6 per cent.

## JEWETT CITY BANK—April 1, 1848.

## LIABILITIES.

|                                           |       |    |   |   |   |                    |
|-------------------------------------------|-------|----|---|---|---|--------------------|
| Capital Stock,                            | .     | .  | . | . | . | \$44,000 00        |
| Bills in circulation,                     | .     | .  | . | . | . | 39,744 00          |
| Balances due to Banks in this State,      | .     | .  | . | . | . | 3,650 15           |
| Deposits not bearing interest,            | .     | .  | . | . | . | 748 68             |
| Deposits bearing interest at 6 per cent., | .     | .  | . | . | . | 1,700 00           |
| Dividends unpaid,                         | .     | .  | . | . | . | 35 00              |
| Surplus funds after last dividend,        | 6,457 | 14 | } | . | . | 2,268 00           |
| Suspense account,                         | 4,189 | 14 | } | . | . |                    |
| Earnings since last dividend,             | .     | .  | . | . | . | 362 76             |
|                                           |       |    |   |   |   | <u>\$92,508 59</u> |

## RESOURCES.

|                                              |   |   |   |   |   |            |
|----------------------------------------------|---|---|---|---|---|------------|
| Banking House,                               | . | . | . | . | . | \$4,300 00 |
| Specie,                                      | . | . | . | . | . | 1,972 85   |
| Bills of other solvent Banks,                | . | . | . | . | . | 134 00     |
| Balances due from Banks,                     | . | . | . | . | . | 1,114 62   |
| Norwich & Worcester Rail Road Company Bonds, | . | . | . | . | . | 4,650 00   |
| Expenses since last dividend,                | . | . | . | . | . | 19 50      |
| Checks and other cash items,                 | . | . | . | . | . | 1,577 68   |

## LOANS AND DISCOUNTS.

|                                                 |   |   |   |   |   |                    |
|-------------------------------------------------|---|---|---|---|---|--------------------|
| Discounted for Directors,                       | . | . | . | . | . | 4,599 00           |
| Discounted for other individuals of this State, | . | . | . | . | . | 64,078 13          |
| Discounted for individuals out of the State,    | . | . | . | . | . | 10,062 81          |
|                                                 |   |   |   |   |   | <u>\$92,508 59</u> |

Last dividend, second Monday in February, 3½ per cent.



WINDHAM COUNTY BANK—*March 31, 1848.*

## LIABILITIES.

|                                    |   |   |   |   |   |              |
|------------------------------------|---|---|---|---|---|--------------|
| Capital Stock,                     | - | - | - | - | - | \$62,700 00  |
| Bills in circulation,              | - | - | - | - | - | 58,860 00    |
| Deposits not bearing interest,     | - | - | - | - | - | 10,605 85    |
| Dividends unpaid,                  | - | - | - | - | - | 2,194 50     |
| Surplus funds after last dividend, | - | - | - | - | - | 3,000 72     |
|                                    |   |   |   |   |   | <hr/>        |
|                                    |   |   |   |   |   | \$137,361 07 |
|                                    |   |   |   |   |   | <hr/>        |

## RESOURCES.

|                              |   |   |   |   |   |            |
|------------------------------|---|---|---|---|---|------------|
| Banking House,               | - | - | - | - | - | \$1,861 59 |
| Specie,                      | - | - | - | - | - | 6,793 42   |
| Bills of other solvent Banks | - | - | - | - | - | 904 00     |
| Balances due from Banks,     | - | - | - | - | - | 24,313 12  |
| Over Drafts,                 | - | - | - | - | - | 259 53     |
| Checks and other cash items, | - | - | - | - | - | 580 00     |

## LOANS AND DISCOUNTS.

|                                                 |   |   |   |   |   |              |
|-------------------------------------------------|---|---|---|---|---|--------------|
| Discounted for Directors,                       | - | - | - | - | - | 3,041 32     |
| Discounted for other individuals of this State, | - | - | - | - | - | 99,116 59    |
| Discounted for individuals out of the State,    | - | - | - | - | - | 500 00       |
| Protest account,                                | - | - | - | - | - | 1 50         |
|                                                 |   |   |   |   |   | <hr/>        |
|                                                 |   |   |   |   |   | \$137,361 07 |
|                                                 |   |   |   |   |   | <hr/>        |

Last dividend, first Monday in April, 1848,  $3\frac{1}{2}$  per cent.

Paper past due, \$366.

Paper doubtful, \$50.

WINDHAM BANK—*March 27, 1848.*

## LIABILITIES.

|                                          |   |   |   |   |   |                     |
|------------------------------------------|---|---|---|---|---|---------------------|
| Capital stock,                           | - | - | - | - | - | \$60,000 00         |
| Bills in circulation,                    | - | - | - | - | - | 44,297 00           |
| Balance due to Banks in this State,      | - | - | - | - | - | 324 48              |
| Deposits not bearing interest,           | - | - | - | - | - | 6,288 98            |
| Deposits bearing interest at 5 per cent, | - | - | - | - | - | 2,351 47            |
| Dividends unpaid,                        | - | - | - | - | - | 572 00              |
| Surplus funds after last dividend,       | - | - | - | - | - | 2,513 91            |
| Earnings since last dividend,            | - | - | - | - | - | 630 77              |
|                                          |   |   |   |   |   | <u>\$116,978 61</u> |

## RESOURCES.

|                                          |   |   |   |   |   |            |
|------------------------------------------|---|---|---|---|---|------------|
| Banking house and lot,                   | - | - | - | - | - | \$1,553 00 |
| Specie,                                  | - | - | - | - | - | 4,202 63   |
| Bills of other solvent Banks,            | - | - | - | - | - | 1,735 00   |
| Balances due from Banks,                 | - | - | - | - | - | 14,945 80  |
| Due from brokers and agents of the Bank, | - | - | - | - | - | 3,000 00   |
| Expenses since last dividend,            | - | - | - | - | - | 5 58       |
| Checks and other cash items,             | - | - | - | - | - | 1,102 29   |

## LOANS AND DISCOUNTS.

|                                           |   |   |   |   |   |                     |
|-------------------------------------------|---|---|---|---|---|---------------------|
| Discounted for individuals of this State, | - | - | - | - | - | 90,434 31           |
|                                           |   |   |   |   |   | <u>\$116,978 61</u> |

Last dividend, March 1, 1848, 4 per cent.

THOMPSON BANK—*April 1, 1848.*

## LIABILITIES.

|                                        |   |   |   |   |   |                     |
|----------------------------------------|---|---|---|---|---|---------------------|
| Capital stock,                         | - | - | - | - | - | \$60,000 00         |
| Bills in circulation,                  | - | - | - | - | - | 44,085 00           |
| Balances due to Banks in this State,   | - | - | - | - | - | 360 72              |
| Balances due to Banks in other States, | - | - | - | - | - | 208 32              |
| Deposits not bearing interest,         | - | - | - | - | - | 9,285 78            |
| Dividends unpaid,                      | - | - | - | - | - | 2,169 40            |
| Surplus funds after last dividend,     | - | - | - | - | - | 2,531 69            |
|                                        |   |   |   |   |   | <u>\$118,640 91</u> |

## RESOURCES.

|                                     |   |   |   |   |   |            |
|-------------------------------------|---|---|---|---|---|------------|
| Banking House,                      | - | - | - | - | - | \$1,600 00 |
| Specie,                             | - | - | - | - | - | 3,627 63   |
| Balance due from Banks,             | - | - | - | - | - | 7,276 76   |
| 5,000 Government 6 per cent. Loan,  | { | - | - | - | - | 20,168 75  |
| 15,000 Government 5 per cent. Loan, |   | - | - | - | - |            |
| Checks and cash items,              | - | - | - | - | - | 2,145 00   |

## LOANS AND DISCOUNTS.

|                                                 |   |   |   |   |   |                     |
|-------------------------------------------------|---|---|---|---|---|---------------------|
| Discounted for directors,                       | - | - | - | - | - | 6,224 70            |
| Discounted for other individuals of this State, | - | - | - | - | - | 71,698 07           |
| Discounted for individuals out of the State,    | - | - | - | - | - | 5,900 00            |
|                                                 |   |   |   |   |   | <u>\$118,640 91</u> |

Last dividend, April 1, 1848, 3½ per cent.

TOLLAND COUNTY BANK—*April 1, 1848.*

## LIABILITIES.

|                                                             |                     |
|-------------------------------------------------------------|---------------------|
| Capital Stock, . . . . .                                    | \$80,200 00         |
| Bills in circulation, . . . . .                             | 68,472 00           |
| Balances due to Banks in this State, . . . . .              | 1,212 86            |
| Balances due to Banks in other States, . . . . .            | 1,781 77            |
| Deposits not bearing interest, . . . . .                    | 16,977 71           |
| Deposits bearing interest at 3, 4 and 5 per cent, . . . . . | 29,095 27           |
| Dividends unpaid, . . . . .                                 | 28 00               |
| Surplus after last dividend, . . . . .                      | 11,985 03           |
| Earnings since last dividend, . . . . .                     | 4,170 22            |
|                                                             | <hr/>               |
|                                                             | <u>\$213,922 86</u> |

## RESOURCES.

|                                         |            |
|-----------------------------------------|------------|
| Banking House, . . . . .                | \$2,355 09 |
| Specie, . . . . .                       | 13,996 22  |
| Bills of other solvent Banks, . . . . . | 2,969 00   |
| Balances due from Banks, . . . . .      | 9,182 79   |
| Over Drafts, . . . . .                  | 248 42     |
| Expenses since last dividend, . . . . . | 583 24     |
| Checks and other cash items, . . . . .  | 641 22     |

## LOANS AND DISCOUNTS.

|                                                        |                     |
|--------------------------------------------------------|---------------------|
| Discounted for individuals of this State, . . . . .    | 182,996 88          |
| Discounted for individuals out of the State, . . . . . | 950 00              |
|                                                        | <hr/>               |
|                                                        | <u>\$213,922 86</u> |

Last dividend, October 10th, 1847,  $3\frac{1}{2}$  per cent.

MIDDLETOWN BANK—*March 31, 1848.*

## LIABILITIES.

|                                                  |                     |
|--------------------------------------------------|---------------------|
| Capital Stock, . . . . .                         | \$369,300 00        |
| Bills in circulation, . . . . .                  | 103,519 00          |
| Balances due to Banks in this State, . . . . .   | 3,860 28            |
| Balances due to Banks in other States, . . . . . | 12,769 96           |
| Deposits not bearing interest, . . . . .         | 49,565 61           |
| Dividends unpaid, . . . . .                      | 1,079 38            |
| Surplus funds after last dividend, . . . . .     | 3,489 36            |
| Stockholders fund, . . . . .                     | 24,879 00           |
| Earnings since last dividend, . . . . .          | 7,465 18            |
| Reduction of stock, . . . . .                    | 37 50               |
|                                                  | <hr/>               |
|                                                  | <u>\$575,965 27</u> |

## RESOURCES.

|                                                     |            |
|-----------------------------------------------------|------------|
| Banking House, . . . . .                            | \$5,000 00 |
| 120 acres land in Noble County, Illinois, . . . . . | 600 00     |
| Specie, . . . . .                                   | 33,056 97  |
| Bills of other solvent Banks, . . . . .             | 128 00     |
| Balances due from Banks in this State, . . . . .    | 14,303 60  |
| Balances due from Banks in other States, . . . . .  | 7,660 45   |
| Due from brokers and agents of the Bank, . . . . .  | 7,898 54   |
| Hartford and New Haven Rail Road Bonds, . . . . .   | 23,000 00  |
| Illinois Bonds, . . . . .                           | 3,000 00   |
| Suspense account, undiscovered errors, . . . . .    | 15 13      |
| Over Drafts, . . . . .                              | 180 96     |
| Expenses since last dividend, . . . . .             | 800 98     |
| Checks and other cash items, . . . . .              | 585 18     |

## LOANS AND DISCOUNTS.

|                                                           |                     |
|-----------------------------------------------------------|---------------------|
| Discounted for directors, . . . . .                       | 3,300 47            |
| Discounted for other individuals of this State, . . . . . | 189,722 00          |
| Discounted for individuals out of the State, . . . . .    | 234,769 76          |
| Discounted for corporations other than Banks, . . . . .   | 51,943 14           |
|                                                           | <hr/>               |
|                                                           | <u>\$575,965 27</u> |

Amount of protested bills, \$5,685 87.  
 Estimated loss, 3,030 43.

MIDDLESEX COUNTY BANK—*April 6, 1848.*

## LIABILITIES.

|                                    |   |   |   |   |   |                     |
|------------------------------------|---|---|---|---|---|---------------------|
| Capital Stock,                     | . | . | . | . | . | \$221,000 00        |
| Bills in circulation,              | . | . | . | . | . | 98,616 00           |
| Balances due Banks in this State,  | . | . | . | . | . | 5,706 02            |
| Deposits not bearing interest,     | . | . | . | . | . | 35,975 50           |
| Dividends unpaid,                  | . | . | . | . | . | 811 00              |
| Surplus funds after last dividend, | . | . | . | . | . | 8,353 22            |
| Earnings since last dividend,      | . | . | . | . | . | 4,949 95            |
|                                    |   |   |   |   |   | <u>\$375,411 69</u> |

## RESOURCES.

|                               |   |   |   |   |   |           |
|-------------------------------|---|---|---|---|---|-----------|
| 400 acres land in Indiana,    | . | . | . | . | . | \$663 23  |
| Specie,                       | . | . | . | . | . | 19,426 79 |
| Bills of other solvent Banks, | . | . | . | . | . | 8,129 00  |
| Balances due from Banks,      | . | . | . | . | . | 1,402 11  |
| Due from agents,              | . | . | . | . | . | 18,968 88 |
| Over Drafts,                  | . | . | . | . | . | 746 22    |
| Expenses since last dividend, | . | . | . | . | . | 652 11    |
| Checks and other cash items,  | . | . | . | . | . | 1,410 32  |

## LOANS AND DISCOUNTS.

|                                                 |   |   |   |   |   |                     |
|-------------------------------------------------|---|---|---|---|---|---------------------|
| Discounted for directors,                       | . | . | . | . | . | 4,629 11            |
| Discounted for other individuals in this State, | . | . | . | . | . | 189,853 59          |
| Discounted for individuals out of the State,    | . | . | . | . | . | 80,951 15           |
| Discounted for corporations other than Banks,   | . | . | . | . | . | 48,579 18           |
|                                                 |   |   |   |   |   | <u>\$375,411 69</u> |

Last dividend, January 1848,  $3\frac{1}{2}$  per cent. per share.  
 Paper past due, \$4,752 32.  
 Probable loss, say \$1,000 00.

MERIDEN BANK—*April 1, 1848.*

## LIABILITIES.

|                                                |              |
|------------------------------------------------|--------------|
| Capital Stock, . . . . .                       | \$150,000 00 |
| Bills in circulation, . . . . .                | 74,425 00    |
| Balances due to Banks in this State, . . . . . | 3,134 81     |
| Deposits not bearing interest, . . . . .       | 13,487 79    |
| Dividends unpaid, . . . . .                    | 105 00       |
| Surplus funds after last dividend, . . . . .   | 1,621 85     |
| Earnings since last dividend, . . . . .        | 5,650 76     |
|                                                | <hr/>        |
|                                                | \$248,425 21 |
|                                                | <hr/>        |

## RESOURCES.

|                                                    |            |
|----------------------------------------------------|------------|
| Banking House, . . . . .                           | \$4,180 00 |
| 240 acres Land in Indiana, . . . . .               | 300 00     |
| Specie, . . . . .                                  | 5,371 06   |
| Bills and Checks of other solvent Banks, . . . . . | 3,263 81   |
| Balance due from Banks, . . . . .                  | 27,998 66  |
| Over Drafts, . . . . .                             | 352 76     |
| Expenses since last dividend, . . . . .            | 608 50     |

## LOANS AND DISCOUNTS.

|                                                           |              |
|-----------------------------------------------------------|--------------|
| Discounted for Directors, . . . . .                       | 9,068 51     |
| Discounted for other individuals of this State, . . . . . | 157,374 16   |
| Discounted for individuals out of the State, . . . . .    | 13,318 96    |
| Discounted for corporations other than Banks, . . . . .   | 26,588 79    |
|                                                           | <hr/>        |
|                                                           | \$248,425 21 |
|                                                           | <hr/>        |

Last dividend, Nov. 1, 1847,  $3\frac{1}{2}$  per cent.

FAIRFIELD COUNTY BANK.—*March 31, 1848.*

## LIABILITIES.

|                                    |   |   |   |   |   |           |              |
|------------------------------------|---|---|---|---|---|-----------|--------------|
| Capital Stock,                     | - | - | - | - | - | \$100,000 | 00           |
| Bills in circulation,              | - | - | - | - | - | 168,754   | 00           |
| Deposits not bearing interest,     | - | - | - | - | - | 29,452    | 46           |
| Surplus funds after last dividend, | - | - | - | - | - | 14,083    | 77           |
| Earnings since last dividend,      | - | - | - | - | - | 4,878     | 33           |
|                                    |   |   |   |   |   |           | <hr/>        |
|                                    |   |   |   |   |   |           | \$317,168 56 |
|                                    |   |   |   |   |   |           | <hr/>        |

## RESOURCES.

|                                                   |   |   |   |   |   |         |    |
|---------------------------------------------------|---|---|---|---|---|---------|----|
| Banking House,                                    | - | - | - | - | - | \$6,416 | 12 |
| Brick Dwelling House and Lot in Norwalk,          | - | - | - | - | - | 2,030   | 85 |
| Wood Dwelling House in New Canaan,                | - | - | - | - | - | 3,638   | 25 |
| Specie,                                           | - | - | - | - | - | 6,698   | 08 |
| Balances due from Banks,                          | - | - | - | - | - | 30,087  | 44 |
| Loans on demand, secured by U. S. Treasury Notes, | } |   |   |   |   | 54,550  | 00 |
| New York State Stock, and Kentucky Bonds,         |   |   |   |   |   |         |    |
| Connecticut Turnpike Stock,                       | - | - | - | - | - | 510     | 00 |
| Expenses since last dividend,                     | - | - | - | - | - | 727     | 70 |
| Checks and other cash items,                      | - | - | - | - | - | 5,491   | 69 |

## LOANS AND DISCOUNTS.

|                                                 |   |   |   |   |   |         |              |
|-------------------------------------------------|---|---|---|---|---|---------|--------------|
| Discounted for Directors,                       | - | - | - | - | - | 1,850   | 00           |
| Discounted for other individuals of this State, | - | - | - | - | - | 179,826 | 43           |
| Discounted for individuals out of the State,    | - | - | - | - | - | 14,500  | 00           |
| Discounted for corporations other than Banks,   | - | - | - | - | - | 5,000   | 00           |
|                                                 |   |   |   |   |   |         | <hr/>        |
|                                                 |   |   |   |   |   |         | \$317,168 56 |
|                                                 |   |   |   |   |   |         | <hr/>        |

Last dividend, Dec. 1, 1847, 4 per cent., for 6 months.



## DANBURY BANK—April 1, 1848.

## LIABILITIES.

|                                             |                     |
|---------------------------------------------|---------------------|
| Capital Stock, - - - - -                    | \$89,500 00         |
| Bills in circulation, - - - - -             | 147,788 00          |
| Balances due to Banks in this State, - -    | 2,855 55            |
| Balances due to Banks in other States, - -  | 210 22              |
| Deposits not bearing interest, - - - -      | 13,470 15           |
| Deposits bearing interest at 3 per cent., - | 300 00              |
| Dividends unpaid, - - - - -                 | 178 00              |
| Surplus funds after last dividend, - -      | 8,292 09            |
| Earnings since last dividend, - - - -       | 3,422 31            |
|                                             | <hr/>               |
|                                             | <u>\$266,016 32</u> |

## RESOURCES.

|                                                    |            |
|----------------------------------------------------|------------|
| Banking House, - - - - -                           | \$3,845 08 |
| 20 acres of land in Greenwich, - - - -             | 400 00     |
| Building lots at Little Falls, - - - -             | 2,500 00   |
| 15 acres land at Danbury, - - - - -                | 100 00     |
| Specie, - - - - -                                  | 6,246 00   |
| Bills of other solvent Banks, - - - -              | 3,200 00   |
| Balances due from Banks, - - - - -                 | 16,636 73  |
| Due from brokers and agents of the Bank, -         | 8,000 00   |
| H. Dwight's Bonds, secured by Ohio State Stock,    | 10,000 00  |
| W. H. Hayes' Bond, secured by Government Stock,    | 12,000 00  |
| Sundry Notes at Lowell, secured by mortgage, -     | 5,266 91   |
| Sundry Notes at Little Falls, secured by mortgage, | 2,200 00   |
| Sundry Notes at Greenwich, secured by mortgage,    | 925 00     |
| Connecticut Turnpike Stock, - - - -                | 510 00     |
| Over Drafts, - - - - -                             | 6 71       |
| Checks and other cash items, - - - -               | 1,774 45   |

## LOANS AND DISCOUNTS.

|                                                   |                     |
|---------------------------------------------------|---------------------|
| Discounted for Directors, - - - - -               | 600 00              |
| Discounted for other individuals of this State, - | 183,805 41          |
| Discounted for individuals out of the State, -    | 8,000 00            |
|                                                   | <hr/>               |
|                                                   | <u>\$266,016 32</u> |

Last dividend, Dec, 1, 1847, \$4 per share,

STAMFORD BANK—*April 1, 1848.*

## LIABILITIES.

|                                      |   |   |   |   |              |
|--------------------------------------|---|---|---|---|--------------|
| Capital Stock,                       | - | - | - | - | \$60,000 00  |
| Bills in circulation,                | - | - | - | - | 116,900 00   |
| Balances due to Banks in this State, | - | - | - | - | 2,146 58     |
| Deposits not bearing interest,       | - | - | - | - | 25,210 34    |
| Dividends unpaid,                    | - | - | - | - | 948 00       |
| Surplus funds after last dividend,   | - | - | - | - | 8,043 00     |
| Earnings since last dividend,        | - | - | - | - | 804 85       |
| Difference in accounts,              | - | - | - | - | 25           |
|                                      |   |   |   |   | <hr/>        |
|                                      |   |   |   |   | \$214,053 02 |
|                                      |   |   |   |   | <hr/>        |

## RESOURCES.

|                                                |   |            |
|------------------------------------------------|---|------------|
| Real Estate in Connecticut, Ohio, and Indiana, | - | \$5,812 06 |
| Specie,                                        | - | 6,235 86   |
| Bills of other solvent Banks and Checks,       | - | 5,698 76   |
| Balances due from Banks,                       | - | 8,501 71   |
| Due from brokers and agents of the Bank,       | - | 39,770 72  |
| Indiana Bonds, \$5,250,                        | - | 1,750 00   |
| Illinois Bonds, \$5,000,                       | - | 1,500 00   |
| Joseph Fellows, Bond and Mortgage,             | - | 2,281 93   |
| Over Drafts,                                   | - | 44 96      |
| Expenses since last dividend,                  | - | 58 93      |

## LOANS AND DISCOUNTS.

|                                                                   |   |              |
|-------------------------------------------------------------------|---|--------------|
| Discounted for Directors,                                         | - | 8,210 36     |
| Discounted for individuals of this State,                         | - | 87,199 75    |
| Discounted for individuals out of the State,                      | - | 33,937 64    |
| Discounted for Manufacturing Companies,                           | - | 6,350 00     |
| Defalcation of E. Hill, late Cashier, for which security is held, | - | 6,700 34     |
|                                                                   |   | <hr/>        |
|                                                                   |   | \$214,053 02 |
|                                                                   |   | <hr/>        |

Last dividend, March 6, 1848,  $3\frac{1}{2}$  per cent.

IRON BANK--*March 27, 1848.*

## LIABILITIES.

|                                                 |   |   |   |   |   |                     |
|-------------------------------------------------|---|---|---|---|---|---------------------|
| Capital Stock,                                  | - | - | - | - | - | \$73,960 00         |
| Bills in circulation,                           | - | - | - | - | - | 113,627 00          |
| Balances due to Banks in this State,            | 1 | - | - | - | - | 1,046 70            |
| Balances due to Banks in other States,          | - | - | - | - | - | 315 15              |
| Deposits not bearing interest,                  | - | - | - | - | - | 20,976 00           |
| Deposits bearing interest at 3 and 4 per cent., | - | - | - | - | - | 10,729 21           |
| Earnings,                                       | - | - | - | - | - | 3,705 74            |
|                                                 |   |   |   |   |   | <u>\$224,359 80</u> |

## RESOURCES.

|                               |   |   |   |   |            |
|-------------------------------|---|---|---|---|------------|
| Banking House and Vault,      | - | - | - | - | \$2,503 72 |
| Specie,                       | - | - | - | - | 5,490 22   |
| Bills of other solvent Banks, | - | - | - | - | 1,365 00   |
| Balances due from Banks,      | - | - | - | - | 82,021 61  |
| Expenses,                     | - | - | - | - | 2,277 79   |
| Checks and other cash items,  | - | - | - | - | 5,047 24   |

## LOANS AND DISCOUNTS.

|                                                 |   |   |   |   |                     |
|-------------------------------------------------|---|---|---|---|---------------------|
| Discounted for Directors,                       | - | - | - | - | 2,742 06            |
| Discounted for other individuals of this State, | - | - | - | - | 110,247 79          |
| Discounted for individuals out of the State,    | - | - | - | - | 6,238 20            |
| Discounted for corporations other than Banks,   | - | - | - | - | 6,426 17            |
|                                                 |   |   |   |   | <u>\$224,359 80</u> |

About \$400, yet due to Engravers for printing, &c.

Also interest to Depositors and advance payments on Capital Stock.

EAST HADDAM BANK—*February 2, 1848.*

## LIABILITIES.

|                                                |   |   |   |   |                     |
|------------------------------------------------|---|---|---|---|---------------------|
| Capital Stock,                                 | - | - | - | - | \$66,160 00         |
| Bills in circulation,                          | - | - | - | - | 61,515 00           |
| Balances due to Banks in this State,           | - | - | - | - | 134 77              |
| Balances due to Banks in other States,         | - | - | - | - | 4 45                |
| Deposits not bearing interest,                 | - | - | - | - | 13,377 75           |
| Deposits bearing interest at 2 and 3 per cent, | - | - | - | - | 7,858 48            |
| Dividends unpaid,                              | - | - | - | - | 177 00              |
| Surplus funds after last dividend,             | - | - | - | - | 7,242 54            |
| Earning since last dividend,                   | - | - | - | - | 3,275 35            |
|                                                |   |   |   |   | <u>\$159,745 34</u> |

## RESOURCES.

|                                                        |   |   |   |   |            |
|--------------------------------------------------------|---|---|---|---|------------|
| Banking House,                                         | - | - | - | - | \$1,187 28 |
| Specie,                                                | - | - | - | - | 4,317 68   |
| Bills of other solvent Banks,                          | - | - | - | - | 858 00     |
| Balances due from Banks,                               | - | - | - | - | 2,752 01   |
| Due from brokers and agents of the Bank,               | - | - | - | - | 9,319 90   |
| 12 Shares Whaling Bank Stock,                          | - | - | - | - | 300 00     |
| United States Treasury Notes,                          | - | - | - | - | 10,182 83  |
| Over Drafts, for which collateral securities are held, | - | - | - | - | 7,484 77   |
| Expenses since last dividend,                          | - | - | - | - | 7 00       |

## LOANS AND DISCOUNTS.

|                                                 |   |   |   |   |                     |
|-------------------------------------------------|---|---|---|---|---------------------|
| Discounted for Directors,                       | - | - | - | - | 5,333 34            |
| Discounted for other individuals of this State, | - | - | - | - | 85,871 18           |
| Discounted for individuals out of the State,    | - | - | - | - | 32,131 35           |
|                                                 |   |   |   |   | <u>\$159,745 34</u> |

Last dividend, February 20, 1848, \$3 per share, of \$80.

# ABSTRACT FROM THE BANK COMMISSIONERS REPORTS FOR THE LAST TWELVE YEARS

| Year. | Capital.       | Circulation.   | Total Liabilities. | Specie.      | Loans and Discounts. | Total Resources. |
|-------|----------------|----------------|--------------------|--------------|----------------------|------------------|
| 1837, | \$8,744,697 50 | \$3,998 325 30 | \$15,715,964 59    | \$415,386 10 | \$13,246,945 08      | \$15,691,285 07  |
| 1838, | 8,754,467 50   | 1,920,552 45   | 12,302,631 11      | 535,447 86   | 9,769,286 80         | 12,293,372 41    |
| 1839, | 8,832,223 00   | 3,987,815 45   | 14,942,779 31      | 502,180 15   | 12,286,946 97        | 14,942,779 31    |
| 1840, | 8,878,245 00   | 2,325,589 95   | 12,950,572 40      | 499,032 52   | 10,428,630 87        | 12,950,512 40    |
| 1841, | 8,873,927 50   | 2,784,721 45   | 13,866,373 45      | 454,298 61   | 10,944,673 35        | 13,866,273 45    |
| 1842, | 8,876,317 57   | 2,555,638 33   | 13,465,052 32      | 471,238 08   | 10,683,413 37        | 13,465,052 32    |
| 1843, | 8,580,393 50   | 2,379,947 02   | 12,914,124 66      | 438,752 92   | 9,798,392 27         | 12,914,124 66    |
| 1844, | 8,292,238 00   | 3,490,963 06   | 14,472,681 32      | 455,430 30   | 10,842,955 35        | 14,472,681 32    |
| 1845, | 8,359,748 00   | 4,102,444 00   | 15,243,235 79      | 453,658 79   | 12,447,196 06        | 15,243,235 79    |
| 1846, | 8,475 630 00   | 4,565,947 06   | 15,892,685 25      | 481,367 09   | 13,032,600 70        | 15,892,685 25    |
| 1847, | 8,605,742 00   | 4,437,631 06   | 15,784,772 04      | 462,165 53   | 12,781,857 43        | 15,784,772 04    |
| 1848, | 8,726,381 00   | 4,891,265 06   | 16,808,829 52      | 517,700 00   | 13,424,653 99        | 16,808,829 52    |

# ABSTRACT OF THE CONDITION OF THE BANKS IN CONNECTICUT, APRIL 1, 1848.

## LIABILITIES.

| NAME OF BANKS.         | Capital Stock. | Bills in Circulation. | Deposits.      | Due other Banks. | Surplus.     | Earnings since last dividend. | Dividends Unpaid. | Other Liabilities. | Total Liabilities. |
|------------------------|----------------|-----------------------|----------------|------------------|--------------|-------------------------------|-------------------|--------------------|--------------------|
| Hartford,              | \$1,134,600    | \$547,264 06          | \$221,919 55   | \$64,742 41      | \$121,863 13 | \$27,899 66                   | \$4,264 39        |                    | \$2,122,553 20     |
| Phoenix,               | 1,283,000      | 531,807               | 287,136 39     | 16,583 58        | 98,473 54    | 65,588 74                     | 2,363 96          | \$8,842 31         | 2,293,795 52       |
| Connecticut River,     | 250,000        | 91,341                | 42,733 97      | 1,714 56         | 7,305 47     | 7,294 74                      | 709 50            |                    | 401,099 24         |
| Exchange,              | 525,000        | 265,173               | 148,646 63     | 18,398 00        | 30,821 72    | 12,763 61                     | 1,466 90          |                    | 1,002,259 86       |
| Farmers and Mechanics, | 540,600        | 334,909               | 128,897 27     | 11,297 35        | 55,560 01    | 28,437 40                     | 438 00            |                    | 1,100,139 03       |
| New Haven,             | 364,800        | 159,437               | 88,501 43      | 19,761 94        | 11,048 90    | 9,026 46                      | 860 00            |                    | 653,435 73         |
| City,                  | 500,000        | 299,597               | 105,146 21     | 13,776 84        | 17,147 41    | 10,832 45                     | 948 00            |                    | 947,447 91         |
| Mechanics.             | 300,000        | 187,093               | 149,425 99     | 20,808 42        | 18,337 08    | 7,894 32                      | 607 50            |                    | 684,166 31         |
| New Haven County,      | 514,975        | 246,423               | 66,406 85      | 27,821 63        | 16,000 00    | 13,866 37                     | 2,062 00          |                    | 887,554 85         |
| Middletown,            | 369,300        | 103,519               | 49,565 61      | 16,630 24        | 28,368 36    | 7,465 18                      | 1,079 38          | 37 50              | 575,965 27         |
| Middlesex County,      | 221,000        | 98,616                | 35,975 50      | 5,706 02         | 8,353 22     | 4,949 95                      | 811 00            |                    | 375,411 69         |
| Norwich,               | 210,000        | 98,614                | 48,046 27      | 27,066 34        | 6,774 05     | 4,781 00                      | 815 88            |                    | 396,097 54         |
| Merchants,             | 157,211        | 62,257                | 43,167 00      | 5,916 29         | 8,969 73     | 1,216 71                      | 2,248 55          | 1,751 00           | 282,737 31         |
| Thames.                | 247,400        | 100,035               | 48,426 88      | 1,955 51         | 1,652 90     | 2,270 26                      | 1,149 09          | 119 40             | 403,009 04         |
| Quinnebaug,            | 250,000        | 73,239                | 55,519 61      | 16,055 63        | 20,234 28    | 5,312 30                      |                   |                    | 420,360 82         |
| Bridgeport,            | 210,000        | 258,954               | 70,061 49      | 445 98           | 22,462 37    | 6,597 67                      | 511 00            |                    | 569,032 51         |
| Connecticut,           | 275,000        | 216,000               | 92,687 51      | 212 37           | 25,983 82    | 6,186 21                      | 694 09            |                    | 616,764 00         |
| New London,            | 150,875        | 59,075                | 20,961 27      | 2,291 66         | 4,483 16     | 3,077 45                      | 364 00            |                    | 241,127 54         |
| Union,                 | 100,000        | 79,288                | 24,932 96      | 1,709 05         | 10,000 00    | 2,390 95                      | 36 00             |                    | 218,356 96         |
| Whaling,               | 163,750        | 47,405                | 31,999 73      | 2,302 59         | 6,305 14     | 3,314 76                      | 318 00            | 80 00              | 255,475 22         |
| Windham,               | 60,000         | 44,297                | 8,640 45       | 324 48           | 2,513 91     | 630 77                        | 572 00            |                    | 116,978 61         |
| Windham County,        | 62,700         | 58,860                | 10,605 85      |                  | 3,000 72     |                               | 2,194 50          |                    | 137,361 07         |
| Stonington,            | 59,600         | 39,393                | 10,767 28      | 5,623 33         | 8,287 01     | 1,631 41                      | 844 75            |                    | 126,196 78         |
| Fairfield County,      | 100,000        | 168,754               | 29,452 46      |                  | 14,083 77    | 4,878 33                      |                   |                    | 317,168 56         |
| Danbury,               | 89,500         | 147,788               | 13,770 15      | 3,065 79         | 8,292 09     | 3,422 31                      | 178 00            |                    | 266,016 32         |
| Stamford,              | 60,000         | 116,900               | 25,210 34      | 2,146 58         | 8,043 00     | 804 85                        | 948 00            | 25                 | 214,053 02         |
| Meriden,               | 150,000        | 74,425                | 13,487 79      | 3,134 81         | 1,621 85     | 5,650 76                      | 105 00            |                    | 248,425 21         |
| Tolland County,        | 80,200         | 68,472                | 46,072 98      | 2,994 63         | 11,985 03    | 4,170 22                      | 28 00             |                    | 213,922 86         |
| Thompson,              | 60,000         | 44,085                | 9,285 78       | 569 04           | 2,531 69     |                               | 2,169 40          |                    | 118,640 91         |
| Iron,                  | 73,960         | 113,627               | 31,705 21      | 1,361 85         |              | 3,705 74                      |                   |                    | 224,359 80         |
| Mystic,                | 52,700         | 53,359                | 11,747 87      | 1,201 15         | 5,894 18     | 1,627 20                      | 133 50            |                    | 126,662 90         |
| Jewett City,           | 44,000         | 39,744                | 2,448 68       | 3,650 15         | 2,268 00     | 362 76                        | 35 00             |                    | 92,508 59          |
| East Haddam.           | 66,160         | 61,515                | 21,236 23      | 139 22           | 7,242 54     | 3,275 35                      | 177 00            |                    | 159,745 34         |
|                        | \$8,726,381    | \$4,891,265 06        | \$1,994,589 19 | \$299,397 42     | \$595,908 08 | \$261,325 92                  | \$29,132 39       | \$10,830 46        | \$16,808,829 52    |

# ABSTRACT OF THE CONDITION OF THE BANKS IN CONNECTICUT, APRIL 1, 1848.

## RESOURCES.

| NAME OF BANKS.     | Real Estate. | Specie.      | Bills of other Banks. | Due from other Banks. | Due from Brokers. | Stocks, Bonds, &c. | Checks and Cash items. | Over Drafts. | Exp. since last div'nd. | Personal Estate. | Bills Discounted. | Total Resources. |
|--------------------|--------------|--------------|-----------------------|-----------------------|-------------------|--------------------|------------------------|--------------|-------------------------|------------------|-------------------|------------------|
| Hartford,          | \$15,000 00  | \$72,136 66  | \$21,388 00           | \$103,159 81          | \$31,783 20       | \$2,450 73         | \$4,333 32             | \$766 88     |                         |                  | \$1,871,534 60    | \$2,122,553 20   |
| Phoenix,           | 36,683 47    | 48,414 74    | 19,681 46             | 103,130 64            | 37,905 06         |                    |                        |              | 5,904 14                |                  | 2,042,076 01      | 2,293,795 52     |
| Connecticut River, | 7,000 00     | 13,675 56    | 2,438 63              | 12,370 40             | 13,321 23         | 24,000 00          |                        | 283 48       | 789 13                  |                  | 327,220 81        | 401,099 24       |
| Exchange,          | 11,939 74    | 20,119 52    | 16,462 51             | 85,588 83             | 4,646 15          |                    |                        | 1,216 72     | 1,301 34                |                  | 860,985 05        | 1,002,259 86     |
| Farmers & Mech's.  | 11,500 00    | 50,407 57    | 12,362 38             | 27,060 37             | 312 42            | 9,766 75           |                        | 488 16       | 3,918 71                |                  | 984,322 67        | 1,100,139 03     |
| New Haven,         | 7,900 00     | 31,175 09    | 2,484 00              | 109,659 49            |                   |                    | 818 17                 | 969 27       | 1,562 01                | 160 10           | 498,707 60        | 653,435 73       |
| City,              | 64,382 23    | 19,658 74    | 5,891 62              | 57,651 28             | 105,891 17        | 5,000 00           | 2,982 58               | 536 24       | 1,215 07                |                  | 684,238 98        | 947,447 91       |
| Mechanics,         | 9,000 00     | 23,455 91    | 20,185 01             | 95,377 02             |                   |                    |                        | 29 52        | 138 00                  |                  | 535,980 85        | 684,166 31       |
| N. Haven County,   | 13,700 00    | 23,958 32    | 10,578 00             | 71,944 97             | 73,813 13         | 35,000 00          | 3,405 94               | 2,982 53     | 1,341 42                |                  | 650,830 54        | 887,554 85       |
| Middletown,        | 5,600 00     | 33,056 97    | 128 00                | 21,964 05             | 7,898 54          | 26,000 00          | 585 18                 | 196 09       | 800 98                  |                  | 479,735 46        | 575,965 27       |
| Middlesex County,  | 663 23       | 19,126 79    | 8,129 00              | 1,402 11              | 18,968 88         |                    | 1,410 32               | 746 22       | 652 11                  |                  | 324,013 03        | 375,411 69       |
| Norwich,           | 6,026 74     | 14,312 31    | 19,247 00             | 19,725 13             |                   | 37,192 33          |                        |              | 144 56                  |                  | 299,449 47        | 396,097 54       |
| Merchants,         | 17,742 43    | 5,634 02     | 6,881 00              | 5,221 40              | 271 00            |                    | 716 18                 | 24 24        | 196 19                  |                  | 246,050 85        | 282,737 31       |
| Thames,            | 10,014 46    | 5,694 25     | 10,117 02             | 10,936 85             |                   | 2,257 18           |                        | 955 35       | 114 28                  |                  | 362,889 65        | 403,009 04       |
| Quinnebaug,        | 12,868 60    | 7,212 78     | 6,952 00              | 15,475 35             | 20 96             | 73,150 43          | 5,123 14               | 3,618 89     | 238 50                  |                  | 295,700 17        | 420,360 82       |
| Bridgeport,        | 10,500 00    | 15,065 21    | 18,434 27             | 144,212 16            | 5,058 00          | 20,700 00          | 1,800 00               | 3,783 14     | 522 35                  |                  | 348,957 38        | 569,032 51       |
| Connecticut,       | 36,673 11    | 24,341 61    | 4,678 00              | 88,911 59             | 23,563 55         | 72,615 26          | 5,132 84               | 1,598 21     | 464 93                  |                  | 358,784 90        | 616,764 00       |
| New London,        | 4,000 00     | 4,741 89     | 3,950 00              | 27,024 39             |                   |                    |                        |              | 8 88                    |                  | 201,402 38        | 241,127 54       |
| Union,             | 2,500 00     | 7,521 31     | 6,387 00              | 28,616 19             |                   | 25,000 00          | 3,337 00               |              | 259 47                  |                  | 144,735 99        | 218,356 96       |
| Whaling,           |              | 5,600 00     | 5,000 00              | 31,763 18             | 5,000 00          | 46,050 00          | 5,265 52               |              | 195 29                  |                  | 156,601 23        | 255,475 22       |
| Windham,           | 1,553 00     | 4,202 63     | 1,735 00              | 14,945 80             | 3,000 00          |                    | 1,102 29               |              | 5 58                    |                  | 90,434 31         | 116,978 61       |
| Windham County,    | 1,861 59     | 6,783 42     | 904 00                | 24,313 12             |                   |                    | 580 00                 | 259 53       |                         |                  | 102,659 41        | 137,261 07       |
| Stonington,        | 500 09       | 4,427 64     | 170 00                | 15,023 31             |                   |                    | 1,412 86               | 1,588 69     | 258 71                  |                  | 102,815 57        | 126,196 78       |
| Fairfield County,  | 12,085 22    | 6,698 08     | 5,842 00              | 30,087 44             |                   | 55,060 00          | 5,491 69               |              | 727 70                  |                  | 201,176 43        | 317,168 56       |
| Danbury,           | 6,845 08     | 6,246 00     | 3,200 00              | 16,636 73             | 8,000 00          | 30,901 94          | 1,774 45               | 6 71         |                         |                  | 192,405 41        | 266,016 32       |
| Stamford,          | 5,812 06     | 6,235 86     | 5,698 76              | 8,501 71              | 39,770 72         | 5,531 93           |                        | 44 96        | 58 93                   |                  | 142,398 09        | 214,053 02       |
| Meriden,           | 4,480 00     | 5,371 06     | 3,263 81              | 27,998 66             |                   |                    |                        | 352 76       | 608 50                  |                  | 206,350 42        | 248,425 21       |
| Tolland County,    | 2,355 09     | 13,996 22    | 2,969 00              | 9,182 79              |                   |                    | 641 22                 | 248 42       | 583 24                  |                  | 183,916 88        | 213,922 86       |
| Thompson,          | 1,600 00     | 3,627 63     |                       | 7,276 76              |                   | 20,168 75          | 2,145 00               |              |                         |                  | 83,822 77         | 118,640 91       |
| Iron,              | 2,503 72     | 5,490 22     | 1,365 00              | 82,021 61             |                   |                    | 5,047 24               |              | 2,277 79                |                  | 125,654 22        | 224,359 80       |
| Mystic,            | 600 00       | 2,721 54     | 89 00                 | 585 56                | 2000 60           |                    | 295 43                 | 3,423 41     | 250 91                  |                  | 116,697 05        | 126,662 90       |
| Jewett City,       | 4,300 00     | 1,972 85     | 131 00                | 1,111 62              |                   | 4,650 00           | 1,577 68               |              | 19 50                   |                  | 78,739 94         | 92,508 59        |
| East Haddam,       | 1,187 28     | 4,317 68     | 858 00                | 2,752 01              | 9,319 90          | 10,182 83          |                        | 7,484 77     | 7 00                    |                  | 123,335 87        | 159,745 34       |
|                    | \$329,407 05 | \$517,700 08 | \$227,603 47          | \$1,301,635 33        | \$390,513 91      | \$505,978 13       | \$54,978 05            | \$31,604 19  | \$24,565 22             | \$160 10         | \$13,424,653 99   | \$16,808,829 52  |

